

<i>SERFF Tracking Number:</i>	<i>MDIC-126585736</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Insurance Company</i>	<i>State Tracking Number:</i>	<i>45424</i>
<i>Company Tracking Number:</i>	<i>A20ADS042010</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement - Standard Plans 2010</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
<i>Product Name:</i>	<i>A20ads04152010</i>		
<i>Project Name/Number:</i>	<i>A20ads04152010/A20ads04152010</i>		

Filing at a Glance

Company: Medico Insurance Company

Product Name: A20ads04152010

TOI: MS08I Individual Medicare Supplement -
Standard Plans 2010

Sub-TOI: MS08I.001 Plan A 2010

Filing Type: Advertisement

SERFF Tr Num: MDIC-126585736 State: Arkansas

SERFF Status: Closed-Filed-
Closed State Tr Num: 45424

Co Tr Num: A20ADS042010

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Author: Karl Hug

Disposition Date: 04/28/2010

Date Submitted: 04/15/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: A20ads04152010

Project Number: A20ads04152010

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/28/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 04/28/2010

Created By: Karl Hug

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Karl Hug

Filing Description:

Pursuant to State requirements, the above referenced Medicare supplement advertising material is intended for use in Arkansas and should be considered an invitation to inquire. Agents will be able to insert their names, phone numbers and e-mail addresses in selected areas which are bracketed to indicate variability. We request the right to reproduce these ads, after approval, in electronic form on our website – with the understanding that the ads' form numbers and version numbers will also be displayed on the website.

The above captioned advertising includes brochures, consumer letters, print ads, flyers and postcards.

We would like to request the ability to modify any of the pictures in these advertisements without re-filing the forms. This

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Standard Plans 2010
Product Name: A20ads04152010
Project Name/Number: A20ads04152010/A20ads04152010

filing does not contain any unusual or potentially controversial items.

Thank you for your review and approval of this filing.

Company and Contact

Filing Contact Information

Karl Hug, Compliance Analyst khug@gomedico.com
1515 S. 75th Street 800-695-5976 [Phone] 251 [Ext]
Omaha, NE 68124 402-391-4858 [FAX]

Filing Company Information

Medico Insurance Company CoCode: 31119 State of Domicile: Nebraska
1515 S. 75th Street Group Code: Company Type: Life and Health
Omaha, NE 68124 Group Name: Medico State ID Number:
(800) 695-5976 ext. [Phone] FEIN Number: 47-0122200

Filing Fees

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No
Fee Explanation: 8 advertising forms @ \$25.00 per form = \$200.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$200.00	04/15/2010	35676810

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/28/2010	04/28/2010

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<i>Product Name:</i>	<i>A20ads04152010</i>		
<i>Project Name/Number:</i>	<i>A20ads04152010/A20ads04152010</i>		

Disposition

Disposition Date: 04/28/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>MDIC-126585736</i>	<i>State:</i>	<i>Arkansas</i>
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	<i>Standard Plans 2010</i>		
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<i>Project Name/Number:</i>	<i>A20ads04152010/A20ads04152010</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification		Yes
Form	full size brochure for A20 series Med Supp, Plans A, D, F		Yes
Form	tri fold brochure for A20 series Med Supp, Plans A, D, F		Yes
Form	flyer for A20 series Med Supp, Plans A, D, F		Yes
Form	consumer letter for A20 series Med Supp, Plans A, D, F		Yes
Form	print ad for A20 series Med Supp, Plans A, D, F		Yes
Form	postcard for A20 series Med Supp, Plans A, D, F		Yes
Form	print ad for A20 series Med Supp, Plans A, D, F		Yes
Form	print ad for A20 series Med Supp, Plans A, D, F		Yes

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TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010

Product Name: A20ads04152010

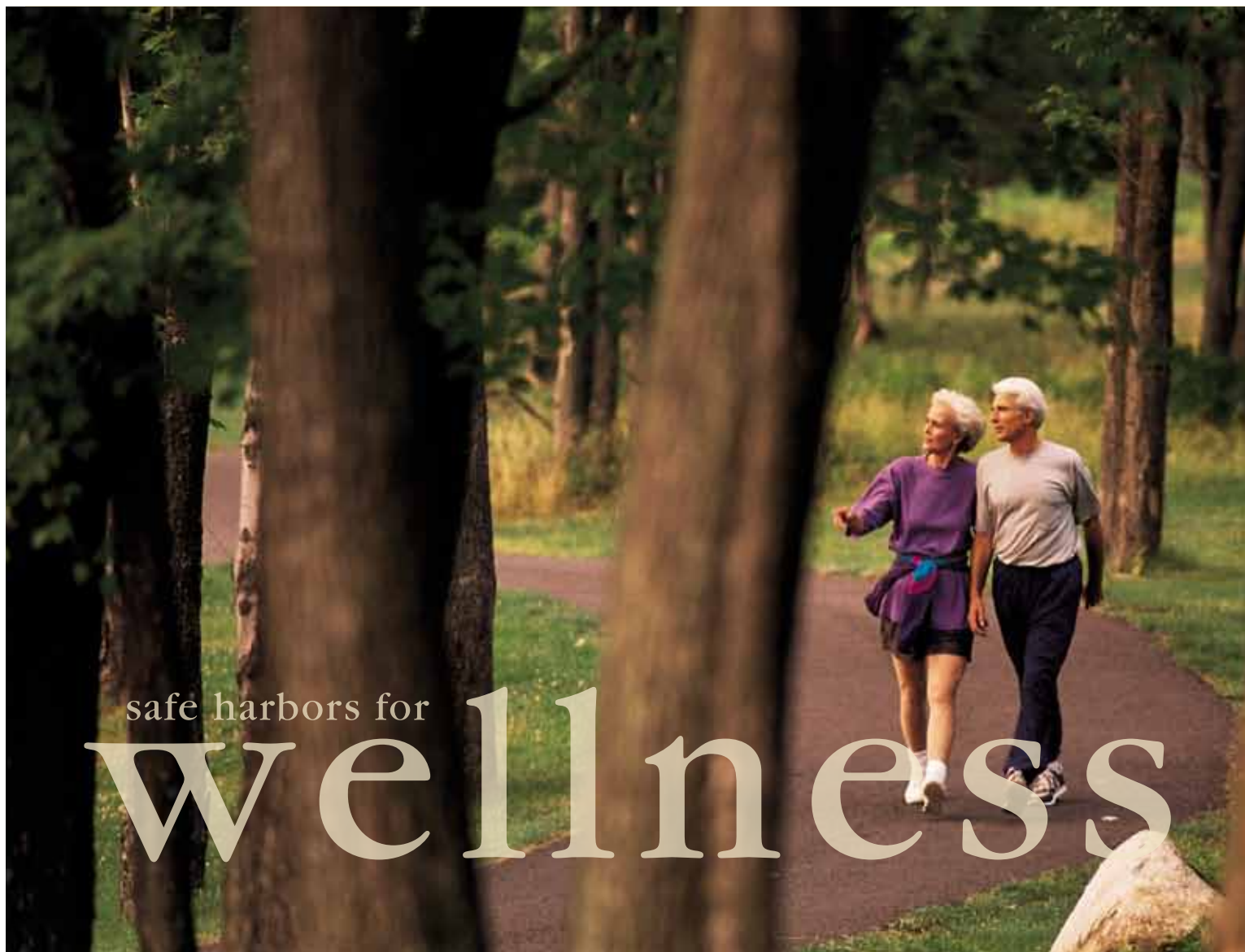
Project Name/Number: A20ads04152010/A20ads04152010

Form Schedule

Lead Form Number: ADVMIA20

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ADVMIA20	Advertising	full size brochure for A20 series Med Supp, Plans A, D, F	Initial			ADVMIA20-03172010.pdf
	ADVMIA20(TRI)	Advertising	tri fold brochure for A20 series Med Supp, Plans A, D, F	Initial			ADVMIA20(TRI)-03172010.pdf
	MI9F-4383	Advertising	flyer for A20 series Med Supp, Plans A, D, F	Initial			MI9F-4383-03172010.pdf
	MI9F-4384	Advertising	consumer letter for A20 series Med Supp, Plans A, D, F	Initial			MI9F-4384-03172010.pdf
	MI9F-4382	Advertising	print ad for A20 series Med Supp, Plans A, D, F	Initial			MI9F-4382-03172010.pdf
	MI9F-4380	Advertising	postcard for A20 series Med Supp, Plans A, D, F	Initial			MI9F-4380-03172010.pdf
	MI9F-4379	Advertising	print ad for A20 series Med Supp, Plans A, D, F	Initial			MI9F-4379-03172010.pdf
	MI9F-4381	Advertising	print ad for A20 series Med Supp, Plans A, D, F	Initial			MI9F-4381-01292010.pdf

Medicare Supplement Insurance



safe harbors for
wellness

Protecting Your Future Today[®]



MEDICO[®]
INSURANCE COMPANY

medicare supplement

Policy Forms: MI-MSA20A, MI-MSA20D, MI-MSA20F



























Are You Eligible?

If the following statements are true, it is likely you are eligible for Medicare supplement insurance.

- You are covered by Medicare or plan to be within 60 days of the day you apply for insurance.
- You are not covered by Medicaid.
- You do not have another Medicare supplement policy. Or, you have another Medicare supplement policy that will be replaced.
- You answer “no” to questions 1 through 4 in the Medical Information section of the application.
- Previous coverage does not show unsatisfactory claims experience or serious medical history not covered by application questions.

As stated in the application, the health history of the applicant will not be a factor in the issuance of the policy, if application is made during “Open Enrollment” or a guaranteed issue period.

*What We Offer **

Coverage	PLANS		
	A	D	F
Part A deductible			
Part A hospital co-payment (61-90 days)			
Part A hospital co-payment (91-150 days)			
Part A hospitalization up to an additional 365 lifetime days once lifetime reserve days end			
Part A&B - 3 pints of blood			
Hospice Part A co-payment and co-insurance			
Skilled Nursing Facility co-payment (21-100 days)			
Part B deductible			
Part B 20% of eligible expenses			
Part B excess charges			
Foreign Travel Emergency			

* The benefits provided depend upon the plan selected at issue. The premium will vary by plan.

Important Information

Exceptions and Limitations

We will NOT pay benefits for: expenses incurred for outpatient prescription drugs, other than drugs covered by Medicare Parts A and B; non-Medicare eligible expenses; services for which you are not liable or for which a charge normally is not made when there is no insurance; and any loss that occurs while this policy is not in force. We will not duplicate any benefit paid by Medicare.

30-Day Right to Return

If you are not completely satisfied with your Medicare Supplement insurance policy, just return it to us within 30 days and we will refund any premiums paid.

Suitability

Some states have specific rules regarding duplication of coverage. Most states have laws or administrative codes that prohibit a producer or insurer from recommending to a prospective buyer the purchase of any individual policy that is not suitable to the applicant. It is extremely important that the producer be aware of this suitability requirement.

Pre-Existing Conditions

Our policies do not include a limitation for pre-existing conditions.

Guaranteed Renewable - Premiums Subject to Change

We guarantee to renew your policy each time you send us the premium. The premium must be paid on or before the date it is due or during the 31 days that follow. Your policy remains in force during this time. We can change your premium only if we do the same to all policies of this form issued to persons of your class in your state.

Medico Insurance Company is not connected with or endorsed by the U.S. Government or the federal Medicare program.

This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy for details. The outline of coverage available in your state must be provided in conjunction with this brochure. For costs and further details of coverage, see your producer or write to the Company.

This is a solicitation of insurance and a licensed producer may contact you.

Medico Insurance Company
1515 South 75th Street
Omaha, NE 68124

1-800-228-6080
www.gomedico.com

Why Purchase A Policy?

While the federal Medicare program covers some hospital and medical costs, it does not cover them all. A Medicare supplement policy may help lower out-of-pocket costs for hospital stays, blood, and Medicare Part B eligible expenses. Some plans also assist with skilled nursing facility co-payments and Medicare Part B excess charges.



Facts To Consider

There are different standardized Medicare supplement plans, each with a different set of benefits. No matter where you live (except for Massachusetts, Minnesota, and Wisconsin), the benefits offered by each individual plan will be the same.

Medicare supplement plans do not cover prescription drugs. To have Medicare prescription drug coverage, you may want to buy a Medicare Prescription Drug Plan (Part D).

Medicare supplement policies do not provide benefits for items such as long-term care, vision or dental care, hearing aids, eyeglasses, and private-duty nursing.

Source: 2009 *Choosing A Medigap Policy: A Guide To Health Insurance For People With Medicare*

about the company

Medico Insurance Company began operations in 1930. We offer quality health insurance products nationwide for Americans over the age of 50.

Today, Medico Insurance Company continues a proud tradition of service to its policyholders.

Located in the heart of the U.S., all of our work is done here, not outsourced to some other country. And when you call our number, people answer the phone, people who understand your problems and are ready to help you find solutions.

For more information about Medico Insurance Company and Medico Group, visit www.gomedico.com.



MEDICO®
INSURANCE COMPANY

Agency Logo Placeholder

Medicare Supplement Insurance

Are You Eligible?

If the following statements are true, it is likely you are eligible for Medicare supplement insurance.

You are covered by Medicare or plan to be within 60 days of the day you apply for insurance.

You are not covered by Medicaid.

You do not have another Medicare supplement policy. Or, you have another Medicare supplement policy that will be replaced.

You answer "no" to questions 1 through 4 in the Medical Information section of the application.

Previous coverage does not show unsatisfactory claims experience or serious medical history not covered by application questions.

As stated in the application, the health history of the applicant will not be a factor in the issuance of the policy, if application is made during "Open Enrollment" or a guaranteed issue period.

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Agency Logo Placeholder



Protecting Your Future Today®



MEDICO®
INSURANCE COMPANY

medicare supplement

Policy Forms: MI-MSA20A, MI-MSA20D, MI-MSA20F

Why Purchase A Policy?

While the federal Medicare program covers some hospital and medical costs, it does not cover them all. A Medicare supplement policy may help lower out-of-pocket costs for hospital stays, blood, and Medicare Part B eligible expenses. Some plans also assist with skilled nursing facility co-payments and Medicare Part B excess charges.

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Medico Insurance Company

**1515 South 75th Street
Omaha, NE 68124**

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Medicare supplement policies do not provide benefits for items such as long-term care, vision or dental care, hearing aids, eyeglasses, and private-duty nursing.

Source: *2009 Choosing A Medigap Policy: A Guide To Health Insurance For People With Medicare*

*What
We
Offer **

* The benefits provided depend upon the plan selected at issue. The premium will vary by plan.

Coverage	PLANS		
	A	D	F
Part A deductible			
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Hospice Part A co-payment and co-insurance			
Skilled Nursing Facility co-payment (21-100 days)			
Part B deductible			
Part B 20% of eligible expenses			
Part B excess charges			
Foreign Travel Emergency			

Important Information

Exceptions and Limitations

We will NOT pay benefits for: expenses incurred for outpatient prescription drugs, other than drugs covered by Medicare Parts A and B; non-Medicare eligible expenses; services for which you are not liable or for which a charge normally is not made when there is no insurance; and any loss that occurs while this policy is not in force. We will not duplicate any benefit paid by Medicare.

30-Day Right to Return

If you are not completely satisfied with your Medicare Supplement insurance policy, just return it to us within 30 days and we will refund any premiums paid.

Suitability

Some states have specific rules regarding duplication of coverage. Most states have laws or administrative codes that prohibit a producer or insurer from recommending to a prospective buyer the purchase of any individual policy that is not suitable to the applicant. It is extremely important that the producer be aware of this suitability requirement.

Pre-Existing Conditions

Our policies do not include a limitation for pre-existing conditions.

Guaranteed Renewable - Premiums Subject to Change

We guarantee to renew your policy each time you send us the premium. The premium must be paid on or before the date it is due or during the 31 days that follow. Your policy remains in force during this time. We can change your premium only if we do the same to all policies of this form issued to persons of your class in your state.



Are you paying too much for your Medicare Supplement Insurance?

Medicare supplement plans offered by Medico Insurance Company are identical to the plans offered by other companies, except for one thing: other companies' premiums could be higher.

New lower premium rates for Medicare Supplement Plans [list approved plans].

While the Medicare supplement plans are standardized, you may still have a choice when it comes to cost and the company standing behind the plan. Medico Insurance Company has been meeting insurance needs since 1930. A proven company that will be there when you need them most.

For costs and details about the Medicare supplement plans from Medico Insurance Company, please call [producer phone number] or return the postage-paid reply card today.

Sincerely,

[Producer Name]

P.S. There is absolutely no cost or obligation for the information. Don't hesitate. Return your reply card or call [producer phone number] today!

Medicare supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, or state equivalent. Certificate forms MI-MSA21A, MI-MSA21D, MI-MSA21F, or state equivalent. An outline of coverage is available upon request. Medico Insurance Company and its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. These policies/certificates have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed producer may contact you.

MI9F-4383

03172010

Call [producer phone number]
or
return the attached card



YES!

I would like to learn more about the Medicare Supplement Plans from Medico Insurance Company

Name _____

Address _____

City _____ State _____ Zip Code _____

Your Age _____ Spouse Age _____

Medicare supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, or state equivalent. Certificate forms MI-MSA21A, MI-MSA21D, MI-MSA21F, or state equivalent. An outline of coverage is available upon request. Medico Insurance Company and its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. These policies/certificates have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed producer may contact you.

MI9F-4383

03172010



*Don't accidentally throw this away!
This information could save you money.*

Are you paying too much for your Medicare Supplement Insurance? Check out the great rates offered by Medico® Insurance Company!

Medicare supplement plans offered by Medico Insurance Company are identical to the plans offered by other companies, except for one thing: other companies' premiums could be higher. You owe it to yourself to save money on premiums.

New lower premium rates for Medicare Supplement Plans [list approved plans].

While the Medicare supplement plans are standardized, you may still have a choice when it comes to cost and the company standing behind the policy. Medico Insurance Company, located in Omaha, Nebraska, has been meeting insurance needs for more than 75 years. Medico offers outstanding customer service. When you pick up the phone to call Medico, you will always speak to a person, you will not get a recording or an automated system. Medico is a proven company that will be there when you need them most.

FREE Information!

For costs and details about the Medicare supplement plans from Medico Insurance Company, please call [producer phone number], email [producer email address], or visit [producer website] today.

Sincerely,

[Producer Name]

P.S. There is absolutely no cost or obligation for the information. Don't hesitate. Email or call [producer phone number] today!

Call [producer phone number]
or
email [producer email address].

Medicare supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, or state equivalent. Certificate forms MI-MSA21A, MI-MSA21D, MI-MSA21F, or state equivalent. An outline of coverage is available upon request. These policies/certificates have exclusions, reductions and limitations. Medico Insurance Company and its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation of insurance and a licensed producer may contact you.

Medico Insurance Company 1515 S. 75th St., Omaha, NE 68124

Medicare Supplement Insurance

Are You Paying Too Much?

Why Pay More
for the same coverage?

Call today
to see if you qualify for
Medicare supplement insurance
offered by
Medico® Insurance Company.

Medico Insurance Company
1515 S. 75th St., Omaha, NE 68124

Policies/certificates are underwritten by Medico® Insurance Company. Medico Insurance Company & its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. Plans A, D, and F are available. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, or state equivalent. Certificate forms MI-MSA21A, MI-MSA21D, MI-MSA21F, or state equivalent. An outline of coverage is available upon request. These policies/certificates have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed producer may contact you.

**Contact [producer name] at
[000-000-0000]**

**Don't Delay.
You owe it to yourself.**

MI9F-4382

03172010

2.375 x 5.50

Are you paying too much for your Medicare Supplement Insurance?



Why pay more
for the same coverage?



MIGF-4380

03172010

Medicare Supplement Insurance
from Medico Insurance Company
could save you hundreds of dollars each year.

Why Pay More?

New Lower Premiums In Your Area

*CALL or EMAIL today to see if you qualify.
You owe it to yourself.*

[1-000-000-0000] or [producer email address]

Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, or state equivalent. Certificate forms MI-MSA21A, MI-MSA21D, MI-MSA21F, or state equivalent. An outline of coverage is available upon request. Medico Insurance Company and its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. These policies/certificates have exclusions, reductions and limitations.
This is a solicitation of insurance and a licensed producer may contact you.



Represented By

[Producer Information]

03172010

Are You Paying Too Much? *for your Medicare Supplement Insurance*

Why pay more for the same coverage? Call today and find out if you qualify for Medicare supplement insurance offered by Medico® Insurance Company.

**Contact [producer name] at [000-000-0000] today.
You owe it to yourself.**

Medico Insurance Company - 1515 S. 75th St., Omaha, NE 68124

Policies/certificates are underwritten by Medico Insurance Company. Medico Insurance Company & its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. Plans A, D, and F are available. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, or state equivalent. Certificate forms MI-MSA21A, MI-MSA21D, MI-MSA21F, or state equivalent. An outline of coverage is available upon request. These policies/certificates have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed producer may contact you.

MI9F-4379

03172010

4.3125 x 2.75

**Medicare Supplement
Insurance**

**New Lower Rates
Announced In Your Area!**

Contact [producer name] at
[000-000-0000].

Policies/certificates are underwritten by Medico® Insurance Company. Medico Insurance Company & its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. Plans A, D, and F are available. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, or state equivalent. Certificate forms MI-MSA21A, MI-MSA21D, MI-MSA21F, or state equivalent. An outline of coverage is available upon request. These policies/certificates have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed producer may contact you.

Medico Insurance Company
1515 S. 75th St., Omaha, NE 68124
MI9F-4381 01292010

2.375 x 2.75

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Certification	
Comments:		
Attachment:		
AR-Cert 042010.pdf		

ARKANSAS CERTIFICATION

_____ hereby
Insurer

certifies that this filing complies with the requirements of Arkansas Insurance Rule and Regulation 19 as well as all other requirements of the Arkansas Insurance Department.



Signature

Officer's name and title

Date